Perceived Social Support (PSS) and Work-Life Balance (WLB) in a Developing Country: The Moderating Impact of Work-Life Policy

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Abstract

This study, grounded on the Conservation of Resource (COR) theory, examines the role of perceived social support sources and the moderating impact of work-life policy on work-life balance (WLB) among female employees in the context of the Bangladeshi banking industry. Data were collected from 559 female employees from 39 commercial banks located in Dhaka and Chattogram through a questionnaire survey utilizing a multi-stage stratified sampling technique and analyzed applying multiple regression and hierarchical regression techniques. Findings highlight the importance of perceived workplace support, perceived supervisory emotional support, perceived supervisory instrumental support, perceived co-worker emotional support, and perceived family support on WLB of Bangladeshi female bankers. Further, work-life policy moderated the relationship between PFS and WLB. Findings may help the management practitioners, regulators, banking professionals, and researchers to develop a deeper insight of the sources of social support driving WLB and the indirect effect of WLB policies on the relationships between PSS sources and WLB. This research extends the existing literature of WLB by examining the indirect effect of WLB policies on the relationships between PSS sources and WLB applying the COR theory emerging from the Western perspective, especially within the South-Asian developing country context.

Keywords

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Introduction

Work-life balance (WLB) has been drawing increased interest among the researchers, professionals, practitioners, and policymakers across the globe because of its potential to increase positive outcomes for both organizations and individuals (Wilkinson, Tomlinson & Gardiner, 2017). Moreover, rapid changes in socio-cultural patterns, demography, globalization, technology, and increased women's participation in the workforce have made WLB more important since focusing on one sphere positively affects the other spheres of life (Kossek & Lautsch, 2018). Thus, employees need a meaningful balance between work and life in order to be productive and focused on both areas. To this end, researchers have suggested multiple social support sources such as perceived co-worker and supervisory support (Bagger & Li, 2014; Dulk, Peper, Mrčela, & Lgnjatović, 2016) and perceived family support and perceived workplace support (Au & Ahmed, 2015; Bosch, Heras, Russo, Rofcanin, & Grau i Grau,, 2018; Russo, Shteigman, & Carmeli, 2015) that play a significant role in attaining WLB. Altogether, Perceived Social Support (PSS) facilitates working women's WLB to make an optimal socio-economic contribution. However, studies on WLB are relatively underdeveloped (Kossek & Lautsch, 2018). Although there is an increasing focus on studying individual and organizational factors affecting WLB, research on investigating how multiple foci of social supports influence WLB are in the early stages of accumulation (Feeney & Stritch, 2017). While some studies have focused on the narrow aspect of work-family balance (Ferguson, Carlson, Zivnuska, & Whitten, 2012), minimal attention has been given to the broader aspect of WLB. Notably, this research is significant because recent researchers have called for conducting further studies on WLB including women (Achour, Khalil, Ahmad, Nor, & Yusoff, 2017), especially within the context of developing economy (Kumar et al., 2018) as compared to a large number of instances from the developed and Western contexts (Bosch et al., 2018). This study is an attempt to study the role of multiple foci of social supports (workplace, supervisory, co-workers, and family) on the WLB of female bankers in the context of developing economy (i.e., Bangladesh).

Bangladeshi women are mainly responsible for household chores

and dependent care responsibilities (Hossain & Rokis, 2014). Besides, working women also face challenges of gender discrimination, male domination, economic dependence, insubordination, early marriage, social insecurity, and violence (Bashir, 2016; ILO, 2013). Compared to the Western and developed economies, Bangladeshi employees receive relatively less formal supports of WLB (Den Dulk et al., 2016). Bangladeshi employees enjoy only annual leave (10 to 15 days), paid maternity leave (3 months), paid medical leave (one month), and paid mandatory leave (10 to 15 days only in the banking sector). However, developed countries offer useful WLB facilities such as schedule and work flexibility, compressed working hours, dependent and elder care leaves, on-site baby care, and breastfeeding facilities (OECD Family Database, 2012). Since working women work in 'two shifts' at home and workplace" (Broadbridge, 2008), they need more support for a meaningful role balance. WLB is relatively salient for women in the banking sector of Bangladesh due to high competition, tremendous work pressure, and insufficient formal support sources and policies (Khan, 2016). Inadequate formal supports and WLB policies increase the importance of informal social support from work and family domains for greater WLB (Bosch et al., 2018). Hence, it is of great interest to study the role of social support on the WLB of female employees in the banking sector in a developing country.

The socio-economic transformation and the increase in women's education have brought about a significant change in women's employment in Bangladesh. For example, in 2017, agriculture accounted for 39.07% of employment down from 48.35% in 2007, whereas, industry and service sectors accounted for 21.09% and 39.85% in 2017 up from 15.76% and 35.89% in 2007, respectively (Statistica, 2019). Women's participation in employment can significantly help increase the national productivity and attain inclusive development goals. A European Union's (2015) report stated that if women can participate in employment like men, they might contribute $28 trillion (26%) worth of global output by 2025. Such economic contributions may also be possible for Bangladesh if women are adequately supported, and family-friendly policies are formulated. Due to a lack of support and policy protection, women

have to sacrifice their careers and aspirations for non-work commitments (Bashir, 2016).

This research, taking the sample from female employees in the commercial banks, developed and tested a moderation model (depicted in Figure 1) wherein we hypothesize that perceptions of receiving social support from workplace, supervisor, coworker, and family might influence WLB. We also hypothesize the extent to which WLBPs moderate the relationships between social support sources and WLB. We underpin the conservation of resource (COR) theory that theorizes (Hobfoll, 1989) the ways multiple social support sources directly and work-life policies indirectly influence the WLB.

This study is expected to make several contributions to the existing literature. First, our study examines the direct role of social support on WLB and the indirect role of WLBPs on the relationships between social support and WLB, which has received limited attention so far (Bosch et al.,2018). It is argued that informal social support at work and home as well as the WLBPs are critical for optimal functioning (Cole, Bruch, & Vogel, 2012; Porath, Spreitzer, Gibson, & Garnett, 2011). Second, this study contributes to the literature by its focus on the mechanisms by which informal social support sources from home and work setting drive the work-life experience of female employees. We extend Hobfoll's (1989) COR theory by relating its underlying resource-centric feature to the social support sources. Resource-centric feature, a fundamental tenet of COR theory, suggests that multiple social supports help individuals protect and utilize resources in fulfilling multiple role commitments. In so doing, this study elaborates theory on social support and WLBPs as a critical process to increase employee's perceptions of being resourceful to accomplish multiple role demands. Third, by drawing on a distinct sample of women in a critical service sector of banking in a developing context, we highlight the importance of social supports for female employees' WLB. By relating COR theory specifically to social support sources, our study justifies the application of theory emerging in Western literature to the emerging and developing economy perspective. Finally, in the quest of indirect effects, this study desperately investigates the moderating impact of WLBPs on the relationships between PSS sources and WLB, which is still novel and unearthed (Den Dulk et al., 2016).

Theoretical Background
The COR theory (Hobfoll, 1989) is the primary theoretical lens of this research. This theory postulates that individuals aim to protect and preserve their valued resources (Hobfoll, 1989) and to increase their resource pool (Verma et al., 2018). Individuals strive to safeguard scarce resources, and exhaustion and depletion of resources occur while accomplishing multiple commitments. Grounded on the COR's fundamental assumption, Au and Ahmed (2015) suggested that multiple social support sources (e.g., workplace, co-workers, supervisor, family) serve as effective means of attaining a greater balance (Achour et al., 2017). According to COR theory, social support is also instrumental and self-defining in preserving the available resources and gaining new resources within individuals, and is useful for meeting challenging role demands and stresses of work and personal life. These PSS sources could bring about better fortification at work and life, and hence, facilitate the well-being of individuals. Thus, based on the fundamental tenets of the COR theory, this study relates four social supports to the WLB of working women in the banking industry in Bangladesh.

Literature Review
Work-Life Balance (WLB)
Scholars view WLB as the lack of conflict between work and life, or the minimum/no interference of work with life and vice versa (Kossek & Lautsch, 2018). Grounded on Role Balance Theory (Marks & MacDermid, 1996) and traditional concepts, Clark (2001) defined WLB as "the degree of equal participation and satisfaction with work and family roles." Greenhaus, Ziegert, and Allen (2012) defined WLB as "the degree of individual contentment and effectiveness with work and life roles." However, this study conceptualizes WLB as the ability of individuals to accomplish all the commitments of work and life equally without any conflict.

Perceived Social Support (PSS)
PSS is defined as the "extent to which employees believe that others in their social environment value their contribution and care about their global well-being" (Kottke & Sharafinski, 1988). Social support theorists (e.g., Cohen & Wills, 1985) assumed that PSS improves

employees' well-being and ability to navigate with the adversities and challenges of work and life through engendering valuable resources, including sympathy, assistance, advice, counseling, aid, and information, (Hammer, Kossek, Yragui, Bodner, & Hanson, 2009; Kossek, Pichler, Bodner, & Hammer, 2011). PSS sources such as workplace, supervisors, co-workers, and family generate positive outcomes for the individuals, organizations, and societies at large. Thus, following the suggestions of the previous studies, we included multiple foci of PSS from workplace, supervisors, co-workers, and family in order to investigate their influence on the WLB of employees (Den Dulk et al., 2016; Russo et al., 2015).
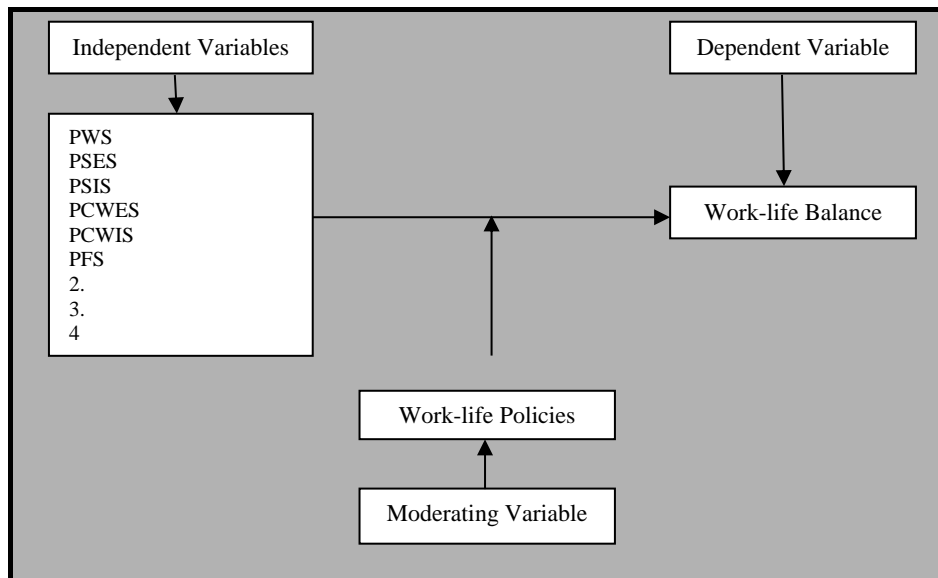
Fig. 1. Conceptual framework

Perceived Workplace Support (PWS)
PWS is defined as the extent to which organizations are willing to appreciate an employee's contribution, support fulfilling their multiple needs, and try for employee welfare (Hammer, Kossek, Bodner, & Crain, 2013). PWS includes alternative work schedule and arrangement, job security, dependent care services, supportive work environment, leave policies, and other formal benefits, and is an important

management function with a top-down approach. People receive PWS from the work environment, established facilities, initiatives, organizational culture, and from executing work-family programs (Lapierre & Allen, 2012). Workplace support engenders valuable resources for individuals to deal with multiple role demands and stressors (Ferguson et al., 2012; Greenhaus et al., 2012) and also provides adequate supports through the schedule and work flexibility, thereby fulfilling employees' work and life aspirations (Hammer et al., 2009). Besides, PWS may foster mental and contextual states for individuals contributing to secured and better WLB (Russo et al., 2015). PWS not only assists employees in integrating work and lives but also makes integration meaningful. Pocock, Charlesworth, and Chapman (2013) argued in their study on work-life pressure in Australia that PWS decreased depressing spillover and increased positive perceptions towards work and life. Recent studies reported that PWS helps individuals to reduce working hours and to save time for caring, domestic, and recreational activities (Wood, Daniels, & Ogbonnaya, 2018). It also helps develop better daily routines for household and work duties (Ghislieri et al., 2017), which enables employees to choose if they want to escape from specifically stressful situations and to work when the best promising resources and support are available (Odle-Dusseau et al., 2016). Hence, the following hypothesis is proposed:

H1: PWS has a significant positive impact on WLB.

Perceived Supervisory Support (PSUS)
PSUS refers to the empathy and cooperation provided by superiors for the interest of work and life (Kottke & Sharafinski, 1988). PSUS reflects employee's perceptions of their supervisor's valuation of their efforts and focus on their welfare (Allard, Haas & Hwang, 2011). PSUS signifies that employees' valuation is an essential coping resource, a buffer of strain, and a resource protector for WLB (Kossek et al., 2011). It also increases self-confidence, morale, and self-esteem, enriches work and life, decreases irritation levels, stress, nervousness, and tension stemming from role overload (Arogundade, Arogundade, & Adebajo, 2015; Bagger & Li, 2014). Several studies demonstrated mixed results, such as a meta-analysis of Kossek et al. (2011) that reported a negative relationship between PSUS and role

conflict. Achour et al. (2017) explored a positive relationship between PSUS and WLB of Malaysian women and found a positive relationship between PSUS and WLB, whereas, Salami (2010) found an insignificant impact. However, previous studies studied PSUS not in terms of its instrumental and emotional perspective, as suggested by Abendroth and Den Dulk (2011). Thus, we investigated PSUS by dividing it into instrumental and emotional support relating to WLB.

Perceived supervisory emotional support (PSES) refers to the sympathy that supervisors demonstrate for their employees to manage work and life needs, and the extent to which individuals feel ease in discussing and seeking suggestions regarding role complexities (Abendroth & Den Dulk, 2011). Supervisors provide PSES through mentoring and sharing plans and counseling employees on work and life issues. Previous studies reported a positive impact of PSES on the WLB of employees. For instance,   PSES – such as trust and respect – that emanates from a good relationship with supervisors improves WLB (Judge, Ilies, & Scott, 2006), and a specific PSES is found to have a significant relationship with work and life duties (Den Dulk et al., 2016). They also reported that PSES facilitates mutual trust, esteem, and admiration between employees and supervisors. Hence, this study hypothesizes:

H2: PSES has a significant positive relationship with WLB.

Perceived Supervisory Instrumental Support (PSIS)
Perceived supervisory instrumental support (PSIS) refers to the direct assistance extended by supervisors to the employees in managing their work and life duties (Hammer et al., 2009). PSIS includes schedule and workload flexibility, compressed working hours, and enhancing the ability to accomplish multiple duties. PSIS enables employees to be more productive, devoted, resourceful, and energetic to accomplish their work and life roles. PSIS also allows employees to receive the real benefits of family-friendly programs through mitigating the imbalance and interference and by increasing wellness (Kossek & Lautsch, 2012). Moreover, supervisors make critical information available (Au & Ahmed, 2015) with discretionary authority to decide on the extent of support to be provided (Kossek et al. 2011), which researchers considered as instrumental for role balance. Hammer et al.

(2009) found a significant positive impact of PSIS on WLB, which is consistent with the findings of Achour et al. (2017) in the Malaysian context. Thus, our study hypothesizes:

   H3: PSIS has a significant positive impact on WLB.

Perceived Co-worker Support (PCWS)
PCWS is defined as the support extended by fellow employees to each other to accomplish work and life duties by sharing knowledge, expertise, and encouragement (Kossek et al., 2011). Co-workers might assist one another by taking over some job tasks, taking care of fellow employees, helping to solve work- and life-related affairs (Meglich, Mihelič, & Zupan, 2016). PCWS is derived from the employees working at the same level, and largely depends on social relationships with fellow employees. However, researchers suggested examining co-worker support from an emotional and instrumental perspective in pursuit of WLB (Kossek & Lautsch, 2018) as few studies have done so to this date.

Perceived Co-worker Emotional Support (PCWES) and Instrumental Support (PCWS)
Perceived co-worker emotional support (PCWES) provides employees with esteem and a sense of being recognized and cared for. PCWIS is defined as "material or tangible assistance in response to specific demands" (Cohen & Wills, 1985). A study by Meglich et al. (2016) demonstrated a moderate effect of PCWES and PCWIS on WLB. PCWIS includes several substantial assistance such as (1) childcare support, (2) telework, (3) adjustments for on-going and immediate work duties (4) involvement in supportive activities, and (6) dealing with peers' misconduct arising from role conflict. Through providing all these supports, co-workers influence the WLB of their fellows (Mesmer-Magnus & Glew, 2012). Lappierre and Allen (2012) found that co-workers provide instrumental support by sharing work duties while leaving the workplace earlier and arriving late due to non-work commitments. Besides, co-workers offer emotional strength by sharing work and life issues and suggesting ways that make individuals secure and confident at the workplace, and integrate multiple role demands (Mesmer-Magnus & Glew, 2012). Hence,

   H4: PCWES has a significant positive impact on WLB.
   H5: PCWIS has a significant positive impact on WLB.

Perceived Family Support (PFS)

PFS is defined as the perceptions of family members' concern and commitment towards family and employment (King, Mattimore, King, & Adams, 1995). PFS includes sharing of the family and dependent care duties by other family members and providing psychological support to reduce role conflicts and negative spillover from work to home to work (Payne, Cook, & Diaz, 2012). Researchers explored the significant role of PFS on mitigating stressors stemming from role complexities and increased performance in work and life spheres as well as instrumentality (Ferguson et al., 2012; Griggs, Casper, & Eby, 2013; Ten Brummelhuis, Haar, & Roche, 2014). Partners help accomplish multiple roles in case of sickness or dire situations by increasing morale, encouragement, and strength to enlighten life expectations and passions. Griggs et al. (2013) also reported similar evidence that PFS may lift tension, pressure, and anxieties. Employees without PFS are less likely to be stable and dedicated to work, might suffer from emotional distress and bad temper, and lag behind career progression. However, Shrestha and Joyce (2011) argued that the availability and effectiveness of PFS influence on WLB depend on the interrelationships among family members. Recent research has reported that employees with higher family support are likely to experience greater WLB because such support directly reduces stress levels (Viera et al., 2018). PFS interacts with the stress stemming from engaging in multiple role conflicts such that the harmful effects of stress become less evident when their family members are supportive (Fench, Dumani, & Allen, 2018). Moreover, the family serves as an outlet to accommodate multiple role priorities and release the stress of such priorities (Asumah, Agyapong, & Owusu, 2019). Therefore, we proposed the following hypothesis:

    H6: PFS has a significant positive effect on WLB.

Work-Life Balance Policies (WLBPs)

WLBP are organization-sponsored programs and initiatives supporting employees to integrate work and life spheres (Glass & Finley, 2002). WLBPs include provisions for schedule flexibility, dependent care supports, leave facilities, counseling and transfer services, on-site childcare and breast-feeding, career breaks, pregnancy, post-maternity leave, and job-sharing (Bianch & Milkie, 2010). WLBPs emphasize eliminating gender-related difficulties and employee wellbeing,

particularly for women. WLBPs are often viewed as an act of kindness than a right and depend on the discretion of management. Nonetheless, Goñi-Legaz and Ollo-López (2016) mentioned that the real motivation of WLBPs could be less humane and can best be viewed as "necessary evil" for doing business (McMillan et al., 2011). However, the study examined the moderating impact of WLBPs addressing the researchers' call to explore the indirect effect of WLBPs on WLB (Goñi-Legaz & Ollo-López, 2016).

Previous studies reported a significant direct role of WLBPs to enrich WLB and minimize role stressors (Tomizawa, Kono, Nomura, 2011), and explored, more recently, a direct, decisive role of WLBPs on WLB of women and men in Spain (Goñi-Legaz & Ollo-López, 2016). However, Michel, Kotrba, Mitchelson, Clark, and Baltes (2011) found the indirect role of WLBPs in how multiple foci of social supports influence WLB. WLBPs also influence the availability of social capital, thus enhancing the quality of life. We can assume that WLBPs have an indirect effect on the relationships between social supports and WLB that could better be explained as a moderating impact. In line with this assumption, access to a pool of resources engendered by support sources effectively depends on WLBPs. Hence, this study hypothesizes:

H7: Work-life policies have a significant moderating positive impact on the relationship between perceived social supports (workplace, supervisory, co-worker, and family) and WLB.

Method
Sample and Procedure
This study is mainly based on cross-sectional data collected from female bankers of 39 commercial banks located in Dhaka and Chittagong of Bangladesh by utilizing a questionnaire survey during June and July 2018. The questionnaire was initially developed using a five-point Likert-type scale in English and, then, translated into *Bengali* and then back into English, applying the back-translation procedure (Brislin, 1970). Two university professors fluent both in English and *Bengali* completed the translation procedure for clarity and consistency of items (Brislin, 1986). A four-member team led by the researchers surveyed the respondents selected through the multi-

stage random stratified sampling technique suitable for large-scale surveys (De Leeuw, Hox, & Dillman, 2008) from banks' structural divisions like Headquarters, Zonal, and District level branches. Female bankers who were either married or in a joint family structure, or had dependent care or household responsibilities or other non-work duties fulfilled the criteria for being respondents. These criteria assured that the respondents were concerned about the balance between their work and their life roles (Bryman & Bell, 2011).

We distributed 831 questionnaires among the respondents, of which 612 were returned. Out of 612, 29 responses were incomplete, and, hence, were discarded from further analysis (Sekaran & Bougie, 2010), making a final sample size of 559 with a response rate of 67%.

Sample Demographics

The sample included 98.6% married female bankers, and most of the respondents (92.2%) were between 26 and 45 years old. The majority of the respondents (90%) were Muslim, while the rest (10%) were from other religions. Out of the 98.6% married women, 81.3% had dependents in their family, 9% lived in a joint family, and the remaining had other duties. Regarding education, around 90.5% had a master's degree, and only 9.5% had other educational qualifications. Also, the participants' average length of service was 10.09 years. Six percent of respondents worked for 25 hours or less per week, 7% worked for 26 to 35 hours per week, 13% worked for 36 to 40 hours per week, and 74% of participants worked for 40 hours or more per week.

Measures

Perceived Workplace Support

We adopted a 6-item PWS construct from previous studies (Dawley, Andrews, & Bucklew, 2008; Rhoades & Eisenberger, 2002). A sample item is "*All the employees are treated equally if they request assistance with work and non-work-related matters*."

Perceived Supervisory Instrumental and Emotional Support

This study developed a 12-item (7 items for PSES and five items for PSIS) supervisory support scale adopted from Hammer et al. (2009). Examples include "*My supervisor is willing to listen to my problem in juggling work and non-work life,*" and *"My supervisor demonstrates*

effective behaviors in how to juggle work and non-work roles" for PSES and PSIS, respectively.

Perceived Co-worker Support (PCWS)
For PCWS, we adopted a 10-item (5 items for PCES and PCIS each) scale from Ducharme and Martin (2000). Examples of PCES and PCIS are "*I feel close to my co-workers*" and "*My co-workers are helpful in getting my job done*," respectively.

Perceived Family Support
We developed an 8-item PFS construct adopting items from previous studies (King et al., 1995; Peeters, Montgemery, Bakker, & Schaufeli, 2005). The sample item includes "*My spouse equally shares household activities and child-caring responsibilities*."

Work-Life Policy
We constructed an 8-item WLBPs construct taking items from Grover and Crooker (1995). A sample item is "*In my organization, specific WLB policy has been established and documented*."

Work-Life Balance
The 6-item WLB construct was adapted from Brough, Timms, and Bauld (2009) and Hill, Hawkins, Ferris, and Weitzman (2001). The sample item states, "*Currently I have a balance between time at work and time at other activities*."

Control Variables
Following the methodological recommendations concerning a control strategy (Becker & Ivashina, 2015) and given their effect on the variables of interest, we controlled for age, marital status, education, and religion. Researchers suggested age, education, and marital status as important demographics for WLB (Cooklin et al., 2014). Religiosity is also crucial because individuals differ significantly regarding their aims and spirituality (Abdel Nasir & Kahree, 2015).

Results
The analysis started with a standard process (Hair, Black, Babin, & Anderson, 2010) to test the normality and eliminate outliers. After completing the data screening process, 559 cases were selected for further analysis.

Test of Common Method Variance (CMV)
We assessed the seriousness of CMV for the constructs by applying Harmon's single-factor test to evaluate the significance of its bias (Podsakoff et al., 2003) and VIF values. The EFA with varimax rotation yielded a result with eigenvalues above 1.0 that accounted for 64% of variance explained, whereas the first (the largest) factor explained only 38% (<50%) of variance. All the VIF values were >1 and < 3.3 (Diamontopoulos & Sigouw, 2006), and ranged from 1.33 to 1.49. Thus, the data set did not indicate the seriousness of CMV.

Descriptive Statistics
The analysis begins with descriptive statistics, the results of which are presented in Table 1. This table includes means, standard deviations, correlations, and α coefficient for the study constructs. The mean scores varied from 3.19 to 3.93, indicating that the majority of the participants agreed with the statements. The SD ranged from 0.71 to 0.84 and the scores were close to each other, indicating no substantial differences among the study variables. The results also reveal that most of the correlations are significant, and α coefficients are above the cut-off point of 0.70.

Table 1. Descriptive statistics (mean, SD, correlations, α coefficient)

	Mean	SD	1	2	3	4	5	6	7	8
PWS	3.35	.83	(0.73)							
PSES	3.19	.77	.489**	(0.816)						
PSIS	3.37	.83	.483**	.599**	(0.83)					
PCWES	3.82	.71	.273**	.327**	.365**	(0.808)				
PCWIS	3.79	.72	.288**	.359**	.412**	.647**	(0.84)			
PFS	3.93	.76	.132	.183**	.15	.442**	.484**	(0.88)		
WLBPs	3.25	.82	.461**	.510**	.536**	.12	.262	.207**	(0.82)	
WLB	3.39	.84	.449**	.418**	.467**	.312**	.301**	.269**	.503**	(0.843)

Note: **p<0.01.

Hypotheses Testing
We tested the proposed hypotheses applying multiple regression (H1-H6) and hierarchical regression analysis (H7). The hypotheses H1-H6 predicted possible relationships between PSS sources and WLB, and the hypothesis H7 predicted the moderating impact of WLBPs on the relationship between PSS sources and WLB. The results evaluated regression coefficients to explain the impact of PSS sources on WLB and the relative significance of support sources. The result depicted in

Table 2 reveals that PSS sources accounted for 30.7% of the variance in the WLB of female bankers in Bangladesh and explained a significant impact (p=0.000) of PSS sources on WLB.

Table 2. Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.560[a]	.314	.307*	.69978	1.594

*p<0.01

The results presented in Table 3 reveal that out of six hypotheses, H1, H2, H3, and H6 were confirmed, while two hypotheses, H4 and H5, were rejected. Mainly, PWS (H1), PSES (H2), PSIS (H3), and PFS (H6) play a significant role in shaping the WLB of female bank employees in Bangladesh. On the other hand, PCES and PCIS have no significant relationships with the WLB of female bankers. Altogether, PWS, PSES, PSIS, and PFS are essential sources of PSS for female bankers for a better WLB, whereas PCWES (p=0.071) and PCWIS (p=.861) are not crucial for WLB.

Regarding the relative importance of PSS sources, the results revealed that PWS makes the highest unique significant contribution (β=0.235, p=0.000) followed by PSIS (β=0.226, p=0.000), PSES (β=0.124, p=0.003), and PFS (β=0.10, p=0.015) to explaining WLB. However, perceived co-worker emotional and instrumental support did not make any significant contribution to the prediction of WLB.

Overall, the findings reveal that workplace, supervisors, and family are critical sources of social support having a significant influence on the WLB of women bankers in Bangladesh.

Table 3. Coefficients

Model	Unstandardized Coefficients β	Standardized Coefficients β	Sig.
PWS	.238	.235	.000
PSES	.134	.124	.003
PSIS	.227	.226	.000
PCWES	.102	.086	.021
PCWIS	-.010	-.009	.861
PFS	.112	.100	.015

After examining the relationships between PSS sources and WLB as well as their relative importance, we examined the moderating impact of WLBPs on the relationships between PSS sources and WLB.

Table 4. Model summary

Model	R Square	Adjusted R Square	R Square Change	F Change	df2	Sig. F Change
1	.357	.350	.357	50.000	553	.000**
2	.395	.388	.039	34.509	558	.000**
3	.403	.388	.070	1.089	553	.368

Note: $**p<.05$, $*p<.10$

The result shown in Table 4 revealed that Model 1 explains 35.7% of the variance, Model 2 explains 39% of the variance, and Model 3 (WLBPs) explains only 7% of the variance in WLB. The output of Model 3 indicates that PSS dimensions and WLBPs made an additional significant 7% ($p=0.368$) of the variance in the WLB, indicating the significance of the model as a whole (Table 5) [F (13, 546) =27.690, p=0.000].

Table 5. Hierarchical regression for moderation

	Dependent variable: WLB		
	Std. Beta Step 1	Std. Beta Step 2	Std. Beta Step 3
R^2	.36	.40	.403
Adj R^2	.35	.39	.39
R^2 change	.36	.40	.07
Sig. F change	.00	.00	.368
Interaction Terms			
PFS-WLBPs			0.525*

Note: $***p<.01$, $**p<.05$, $*p<.10$

Particularly, WLBPs moderated the relationship between PFS and WLB but did not have any moderating impact on the relationships between PWS, PSES, PSIS, PCWES, PCWIS, and WLB. The significant impact of WLBPs indicates that PFS has a direct and

indirect impact on WLB. WLBPs accounted for 7% of the relationship between PFS and WLB.

Discussion

Grounded on COR theory, we proposed a moderated model to investigate the role of multiple social supports (workplace, supervisory, coworker, and family) on WLB among Bangladeshi women in the banking sector in a context characterized by limited support and legal provisions. We also tested the indirect effect of WLBPs on the relationships between social supports and WLB. The findings suggest that PSS helps promote WLB, and WLBPs moderates the relationship between PFS and WLB. This study could help identify alternative mechanisms that banking organizations might utilize to enhance positive organizational outcomes by supporting their female employees to attain a meaningful WLB.

The significant role of PWS (*H1*) on WLB demonstrates that PWS at work is critical in promoting better role balance. This significant result is possible because PWS provides employees with high-level strength by providing a family-friendly workplace. Another likely explanation is that because PWS reduces the interference of roles from one domain to another one (Au & Ahmed, 2015), it makes people more attentive, committed, and dedicated to accomplish multiple commitments. Russo et al. (2015) reported that PWS gives people freedom and autonomy over their work duties and allows them to utilize resources engendered in one domain for accomplishing duties in another.

Further, although few studies to date have investigated PSES and PSIS in WLB literature (Den Dulk et al., 2016), especially in terms of their emotional and instrumental perspectives, the findings of this study revealed the significant positive influence of PSES (*H2*) and PSIS (*H3*) on WLB,. The obtained results suggest that PSES and PSIS can promote their WLB. The significant role of PSES and PSIS is because such supports can create positive conditions in their work domain as well through enhancing the quality of leader-member-exchange (LMX) with mutual understanding and relationships. Our findings underscore the significance of the overall superior support in facilitating the integration of work and life commitments optimally.

As hypothesized, the superior emotional and instrumental supports positively influence the WLB of female bankers. Results also demonstrate that PSIS and PSES bring about resources for effective work-life integration. As in the case of PSIS and PSES, the co-worker emotional support (*H4*) also facilitates the work-life interface of Bangladeshi female bankers.

However, findings reveal an insignificant positive relationship between PCWIS and WLB (*H5*), which indicates that co-worker instrumental support is unable to help people in the integration of their work and life duties. Although previous studies reported the co-workers as a vital source of PSS for WLB (Abendroth & Den Dulk, 2011), few studies explained them in terms of emotional and instrumental aspects. Bangladeshi female bankers perceived co-workers as a vital source of emotional support through sharing work and family concerns, which diminishes the mental stresses of role overload**.** About PCWIS, the findings reported an insignificant impact on WLB. Although researchers (Chiaburu & Harrison, 2008) argued that co-workers could offer direct support in accomplishing multiple duties, the insignificance of PCWIS for Bangladeshi employees may be due to a lack of skills to receive instrumental help from each other.

Further, results reveal the significant role of PFS in shaping WLB, indicating family as a vital domain of support for WLB. PFS is significant because female bankers perceived it for their meaningful balance. The reason might be that PFS helps employees survive stressful situations and be enthusiastic, and reduces role strain. Besides, PFS enables one to give more concentration and effort to career advancement in a stress-free and confidential fashion as a spouse, and other family members genuinely share domestic chores. Moreover, PFS allows them to transfer and to utilize the resources from their family to the work domain (Ferguson et al. 2012; Nichlin & McNall, 2013). Given this, we can argue that PFS is an essential complement to family-friendly programs, and it facilitates the welfare of working women by sharing their duties beyond work. Thus, family support is indispensable for the excellent running of the family institution and public health and welfare (Achour et al., 2017).

Regarding the moderating variable, the obtained results revealed that WLBPs only moderated the relationship between PFS and WLB

(0.040), significantly indicating that WLBPs increase the extent of family support for a better WLB. This finding could be due to taking full advantage of family-friendly policies, programs, and initiatives formulated and implemented by the organization. Also, it might be due to an increase in the capacity of female bankers to deal effectively with multiple role demands. Some policies regarding on-site care facility, family leave, and benefits for spouse and children engender resources to accomplish multiple roles (Alarcon, 2011).

The insignificant moderating effect of WLBPs on the impact of PWS, PSES, PSIS, PCWES, and PCWIS on WLB revealed that workplace, supervisor, and co-worker supports for female bankers are not increased or decreased by WLBPs, and they are directly related to WLB. This insignificant impact might be due to the insufficient legal provisions generating resources from workplace, supervisors, and co-workers. This finding may also be due to the lack of concern of supervisors, managers, and co-workers to address the work-life needs of female employees. According to Goñi-Legaz1 and Ollo-López (2016), the real impacts of WLBPs depend on the willingness and desire of the management, supervisors, and co-workers. Nonetheless, companies generally formulate WLBPs due to the employee and social pressure, talented workforce recruiting and retaining, and productivity augment, but not for the welfare of employees (Mcmillan et al., 2011).

Theoretical Implications

This study is the first of its kind to explore the role of multiple PSS sources on WLB for women in the banking industry in a developing country like Bangladesh. This way, it extends research on social support and WLB in general, too. Prior studies have mostly been conducted in the developed and Western settings, examining one or two sources of PSS on WLB (Kossek & Lautsch, 2018). However, few research works have investigated the relationship between social support and positive outcomes (e.g., work-life balance). Despite WLB being among the most current challenges for women, previous studies have neglected whether multiple PSS influences women's work-life experience. Grounded on the COR theory, we define social support as an effective resource helping to promote women's WLB, thus,

highlighting the significance of social support to women, which is lacking in existing literature (Singh, Zhang, Wan, & Fouad, 2018). Our work's validation of the relationships between PSS and WLB is also in line with Verma et al. (2018), who reported that family support is a valuable resource for women's psychological wellbeing promoting WLB. In studying social support, we address Verma et al.'s (2018) call to study further the role of social support among women in the service sector. Therefore, our study contributes by filling the gap in the present research and further extends and enriches the social support and WLB literature.

Practical Implications

Our study yields several practical implications for managers, supervisors, and HRM practitioners in banking organizations, particularly for the management of WLB among women in such sectors. First, our study found that all the social support sources (e.g., PWS, SUPIS, SUPES, CWES, and PFS) except co-worker instrumental support can enrich women's work-life interface. As a necessary support, PSS is regarded as a valuable resource in the workplace. Thus, considering the significance of social support, organizations and managers should emphasize providing more social support for employees. Banking organizations need to consider developing a family-friendly work setting at all levels of management, mainly focusing on flexibility as well as supervisors and co-worker's cooperation and tolerance to help employees obtain a full range of supports. The resources engendered by such supports can be protected by formulating policies and practices that inspire individuals to get support explicitly from each other (Den Dulk et al., 2016).

Second, since WLBPs moderated the relationship between PFS and WLB, organizations with sound and explicit WLBPs are likely to help employees obtain, protect, and utilize more sources from their families, thereby facilitating greater balance. Hence, banking organizations in particular should establish policies aiming to fulfill the WLB needs of women. However, the direct and indirect effects of PSS sources and WLBPs imply critical pathways that require organizational supervisors and coworkers to enhance the quality of informal support and management to implement more formal

mechanisms. As mentioned above, for the pathways to generate adequate resources, HRM professionals must educate and train employees on developing their skills and knowledge to protect resources in managing multiple commitments and generate optimal resources through support and WLBPs.

Third, findings suggest organizations to nurture workplace environment by including PSS and WLB in the company mission and value statement changing employees', supervisors', and managers' attitudes toward WLB in a patriarchal socio-cultural context. Fourth, the distinctive implication of this study for management and HRD professionals lies with the active role they could play in the inclusion of WLB as an essential component of HR development interventions of supervisors and employees. According to Au and Ahmed (2015), HRM professionals are vital intermediaries in developing employees' capabilities to juggle work and life commitments. Finally, our results have implications for professional societies of bankers that play essential roles in empowering and promoting women in banking careers. Many professional bankers are in unique positions and are influential decision-makers to initiate, direct, and champion explicit efforts to accommodate work-life needs and to demonstrate greater recognition and appreciation for women's contribution.

Limitations and Directions for Future Research

This study faces some limitations. First, we utilized cross-sectional data that may generate response bias, making it challenging to draw a definite conclusion about causality. Although the results of CMV tests do no indicate any concern, diverse sources of data are expected in WLB research. Thus, future studies may use the mixed-method approach and longitudinal data that provide a more in-depth and extensive insight into the dynamics of PSS and WLB. Second, we collected data from only female bankers that may limit the generalizability of the findings for other groups of employees in other sectors because of differences in structure, HRM practices, and work pressure (Khilji, 2013). Thus, we suggest that researchers may include samples from education, garments, and the health sectors because they employ women and have different organizational structures (Khan, 2016). Researchers may also compare the perceptions of men and

women about WLB, investigate how gender influences WLB, and do cross-country research in the South-Asian context drawing a sample from Malaysia, Indonesia, India, Srilanka, and Thailand. Such studies may generate more inclusive findings in the field of WLB.

Conclusions

This research contributes to WLB research by examining the role of PSS sources on WLB for women in the banking sector. The findings suggest that social support promotes women's WLB, thereby further emphasizing social supports necessary for women. The results also validate COR theory describing a promising avenue to explain Bangladeshi women's WLB, even though there are differences in social support structures and legal protections compared to developed and western settings with well-established support and protections. Moreover, the resource-centric nature, consistent with the basic tenet of the COR theory of social support sources, is well mirrored in the Bangladeshi context. Findings, addressing the limitations of previous studies, clearly define multiple PSS with their distinct roles and relative importance on employees' WLB. More particularly, PWS and PSIS seem to be more useful in safeguarding and bringing about relatively higher resources for effective WLB. Besides, we propose a moderated model, where WLBPs moderates the relationship between PFS and WLB. However, further studies are required to validate the applications of our findings to women from other different industries. Our study has important implications for organizational management, aiming to understand and promote WLB for women. We suggest that exploring further antecedents of WLB is a promising opportunity for future works.

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